

INSURANCE COMMISSIONER



- Oversees and directs all functions of the Department of Insurance.
- Licenses, regulates, and examines insurance companies.
- Answers public questions and complaints regarding the insurance industry.
- Enforces the laws of the California Insurance Code and adopts regulations to implement the laws.



DAVID I. SHEIDLLOWER

Green Party

4096 Piedmont Avenue #267
Oakland, CA 94611
510-428-9176

www.votesheidlower.org

It's time to insist on the benefit of good government and stop giving a corrupt system the benefit of the doubt. *I stand for values not fund-raising.* I stand for serving the people of California, not corporate interests. I stand for universal health coverage and for a workers' compensation system that focuses on *returning workers to health* before returning them to work. I stand for not allowing insurance companies to use their records about you in their marketing schemes without your permission. I stand for regulating the industry, not rubber stamping it. I will make sure the Department of Insurance responds to consumer complaints *quickly* and efficiently. I have broad management experience in the area of risk

underwriting, including setting premiums for the State's Aid for Infants and Mothers (AIM) program and county run health systems. As a financial services executive, I direct the development of more efficient underwriting systems to help small businesses grow. I do not accept contributions from any corporate interests and neither does my party. Our only obligation is to serve the people of this State. A vote for me is a vote to reject the way the government is currently run and to restore the government to serving the people.



JOHN GARAMENDI

Democratic Party

P.O. Box 5224
Fair Oaks, CA 95628
916-366-7363

garamendicommittee@hotmail.com
www.garamendi.org

In 1991 I became California's first elected Insurance Commissioner. I built an agency that protected consumers. Consumer groups called it America's best. My successor, Republican Chuck Quackenbush, was involved in a scandal and resigned in disgrace, destroying what I built. *I ask for your vote* so that I can rebuild and restore the integrity of the Insurance Department. This job requires a proven, committed fighter for consumers, not someone who works for the industry. *I will not accept insurance company contributions.* I fought the insurance companies, returning to consumers nearly \$1 billion in rebates. We lowered auto, homeowner, and worker compensation premiums. I forced insurance

companies to pay an additional \$350 million to Oakland Hills Fire victims. Northridge earthquake victims, Laguna fire and Malibu fire victims also received my help. I led a statewide crackdown on insurance fraud. I will force insurance companies to serve all Californians by ending discrimination against the elderly, women, and minorities. I will fight for real Medicare prescription drug benefits, improvements in health insurance, long-term care and medi-gap insurance, and for lower auto insurance rates. I grew up on a cattle ranch, played college football, graduated from UC Berkeley and Harvard Business School. Patti and I were Peace Corps Volunteers in Africa. We have six children and six grandchildren. I served in the California State Senate and Assembly. In 1995, I served as Deputy Secretary of Interior in Washington DC, working to protect our National Parks and natural resources. I will fight for you, the consumer.

The order of the candidates was determined by random alphabet drawing. Statements on this page were supplied by the candidates and have not been checked for accuracy by any official agency. Submission of statements was voluntary. Candidates who did not submit statements could otherwise be qualified to appear on the ballot.

INSURANCE COMMISSIONER

**DALE F. OGDEN***Libertarian Party*

3620 Almeria Street
 San Pedro, CA 90731
 310-547-1595

dfo@dalefogden.org
 www.dalefogden.org

I, Dale F. Ogden, am qualified to be California Insurance Commissioner by a lifetime of experience. I am founder of an insurance-oriented consulting firm in Los Angeles (established 1987) and have 28 years of diversified insurance and regulatory-related experience. I am an actuary with professional credentials for life-health and property-casualty insurance and have experience in virtually all areas of insurance. Among my hundreds of clients, I have consulted with and provided expert testimony for state insurance commissioners, executive agencies of the federal government, executive and legislative branches of state governments, and state-created automobile and workers compensation

insurers and guaranty funds. Insurance is very competitive; literally hundreds of insurers compete for your business. I've helped improve insurance regulation by drafting laws and regulations and designing policies that streamline regulatory processes, eliminate dead weight, and let competition work. The budget of the Insurance Department has increased from \$28,000,000 in 1988 to more than \$150,000,000. Vast resources (taxpayer money) are wasted on redundant and useless regulation. I can reduce that bloated budget by at least \$100 million without eliminating any meaningful services. Through my experience with insurance regulation throughout most of the fifty states, I've seen what works and what doesn't work; I've seen the harm done by both excessive zeal and abuse by elected and appointed politicians for their personal and political benefit. I would not make those mistakes nor commit those abuses. I have never held political office and, if elected, would never seek another political office.

**RAÚL CALDERÓN, JR.***Natural Law Party*

P.O. Box 16854
 Stanford, CA 94309

raulnlp@yahoo.com
 www.natural-law.org

I will honestly and fairly supervise and regulate the insurance industry. It is time for the Insurance Commissioner and the department to focus on working for the people of California, not lining the pockets of large insurance companies. I will not accept special interest (PAC) money or donations from businesses of any kind for my campaign, and will serve only you, the citizens, who have every right to expect your elected officials to act in your best interest. There is no reason, other than "politics as usual", to not implement common sense solutions to problems such as the high cost of medical insurance, availability of cost-effective earthquake insurance, and uninsured drivers. My community-based work

as an administrator/researcher in health psychology and social health has shown me that quality health care, emphasizing prevention and screening, would both improve an individual's health and cut costs, thereby lowering the skyrocketing expense of health insurance premiums. Insurance provides a vital safety net, our last line of protection when disaster hits. Health, automobile, homeowners, earthquake, and flood insurance should be available and affordable to everyone. I will be an honest, intelligent, nonpartisan, innovative Insurance Commissioner—not a politician.

**GARY MENDOZA***Republican Party*

19 Suffolk Avenue, Suite E
 Sierra Madre, CA 91024
 626-355-5223

www.garymendoza.com

During the last twelve years, the California Department of Insurance has been plagued by over-politicization, gross mismanagement and scandal. *I will change that. I have a proven record of successfully fighting for California's consumers. To preserve my independence from special interests, I have not accepted contributions from insurance companies.* As California's Commissioner of Corporations, I was responsible for leading a 425-person regulatory department with jurisdiction over HMOs, securities offerings, credit unions and mortgage bankers. As Commissioner, I created an 800 phone number program to respond to consumer complaints about their HMOs. I levied a landmark \$500,000 fine against an HMO that denied

necessary care to a 9-year-old girl suffering from cancer. I helped senior citizens and other small investors recover an additional \$100 million after they were defrauded by a major brokerage firm. When Blue Cross of California wanted to convert from a non-profit organization to a for-profit corporation, I made certain that conversion resulted in the creation of two charitable foundations with more than \$4 billion of assets. These foundations have improved the lives of tens of thousands of people throughout the State and increased access to health care for the uninsured. *As Insurance Commissioner, I will fight to control auto insurance premiums and health care costs, preserve and strengthen the workers' compensation system, increase the availability of homeowners insurance and make the California Department of Insurance the effective watchdog that Californians expect and deserve.*

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